

Information to identify the case:

Debtor 1

Danilo Sanchez

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3352

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **20-15259-VFP**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Danilo Sanchez

6/25/25

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Danilo Sanchez
Debtor

Case No. 20-15259-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 25, 2025

User: admin
Form ID: 3180W

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Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2025:

Recip ID	Recipient Name and Address
db	Danilo Sanchez, 514 73rd St, North Bergen, NJ 07047-5407

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 25 2025 21:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 25 2025 21:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Jun 25 2025 21:03:36	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Hill Wallack LLP, 21 Roszel Road PO Box 5226, Princeton, NJ 08543-5226
cr	+ EDI: PRA.COM	Jun 26 2025 00:52:00	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519466028	+ Email/Text: RASEBN@raslg.com	Jun 25 2025 21:12:00	LoanCare, LLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
518792466	Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 25 2025 21:13:00	Loancare LLC, Attn: Consumer Solutions Dept, PO Box 8068, Virginia Beach, VA 23450-8068
518792467	Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 25 2025 21:13:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518857104	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 25 2025 21:13:00	Loancare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518847583	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 25 2025 21:14:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520029602	+ Email/Text: mtgbk@shellpointmtg.com	Jun 25 2025 21:12:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520029603	+ Email/Text: mtgbk@shellpointmtg.com	Jun 25 2025 21:12:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
520027275	+ Email/Text: mtgbk@shellpointmtg.com	Jun 25 2025 21:12:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520027276	+ Email/Text: mtgbk@shellpointmtg.com	Jun 25 2025 21:12:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O.

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520141871	+ Email/Text: RASEBN@raslg.com	Jun 25 2025 21:12:00	Box 10826, Greenville, SC 29603-0826 NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
518793279	^ MEBN	Jun 25 2025 21:01:49	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2025 at the address(es) listed below:

Name	Email Address
Cory Francis Woerner	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING cwoerner@raslg.com
Cory Francis Woerner	on behalf of Creditor LoanCare LLC cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor LoanCare LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING eholdren@hillwallack.com hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
George E Veitengruber, III	on behalf of Debtor Danilo Sanchez bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
Harold N. Kaplan	on behalf of Creditor LoanCare LLC hkaplan@rasnj.com, kimwilson@raslg.com
John Richard Voorhees, III	on behalf of Debtor Danilo Sanchez bk@focusedlaw.com bk@focusedlaw.com;g35648@notify.cincompass.com;10440@notices.nextchapterbk.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Shauna M Deluca	on behalf of Creditor LoanCare LLC sdeluca@hasbanilight.com, hllawpc@gmail.com
Sindi Mncina	

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on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING smncina@raslg.com

Sindi Mncina

on behalf of Creditor LoanCare LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13